

ALMENNIR SKILMÁLAR OG
SKILYRÐI VÁTRYGGINGARINNAR
SÖFNUNARLÍFTRYGGING

GENERAL TERMS AND CONDITIONS
FOR THE INSURANCE PRODUCT

Life Savings Plan

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Almennir skilmálar og skilyrði váttryggingarinnar Söfnunarlíftrygging NOVIS Life Savings Plan

NOVIS Life Savings Plan söfnunarlíftryggingu samanstendur af váttryggingarumsókn, þessum váttryggingarskilmálum útgáfu GTC-17210809 ásamt viðeigandi ákvæðum íslenskra laga.			
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FYRSTI HLUTI Almenn ákvæði

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| Grein 1
Hið váttryggða | |
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- Váttryggingandinn ásamt váttryggingartakanum, samþykkja líftryggingu með einni eða fleiri váttryggingarvernd eins og tilgreint er í 2. mgr. þessarar greinar.
 - Hægt er að váttrygga eftirfarandi áhættur:
 - Andlát
 - Varanlega örorku
 - Alvarlega sjúkdóma
 - Ævilangan lífeyrí
 - Ef ekki er annað tiltekið í váttryggingarsamningnum, þá munu samþykktar váttryggingarfjárhæðir fyrir váttryggingaráhættumar andlát, varanleg örorka og alvarlegir sjúkdómur, vera gildir þar til váttryggingarsamningurinn er 10 ára gamall. Frá 11. ári munu samþykktar váttryggingarfjárhæðir lækka um 10% árlega, frá váttryggingarfjárhæð síðasta árs. En þrátt fyrir þessa reglu þá mun váttryggingarfjárhæð ekki fara undir 5.000 EUR. Váttryggingarsamningurinn getur innifalið eina eða fleiri váttryggingaráhættu í skilningi 2. mgr. þessarar greinar. Þær eru valdar af váttryggingartakanum í umsóknarskjali hans um váttrygginguna. Váttrygging fyrir andlati tarf altlaf að vera innifalin (líftrygging) og er með lagmarks váttryggingarfjarhæd 10.000€.

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| Grein 2
Helstu hugtök | |
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- Váttryggingin** er réttarsamband þar sem váttryggingandinn tekur á sig skyldur varðandi greiðslu váttryggingarbóta ef umsamin váttryggingaratburður á sér stað.
 - Váttryggingarsamningurinn** er tvíhliða viðskiptasamningur sem samanstendur af skriflegri umsókn um gerð váttryggingarsamningsins og samþykki váttryggjanda á umsókninni. Með váttryggingarsamningnum samþykkir váttryggingandinn að taka að sér greiðslu umsaminna bóta ef váttryggingaratburður sem tiltekinn er í samningnum á sér stað. Váttryggingandinn samþykkir einnig að greiða endurkaupsvirði tryggingarinnar skv ákvæðum og fyrirvörum þessara váttryggingarskilmála. Váttryggingartakinn samþykkir að greiða umsamin iðgjöld mánaðarlega eða sem eingreiðslu, samkvæmt samkomulagi í váttryggingarsamningnum sem og að uppfylla aðra skilmála og skilyrði váttryggingarsamningsins.
 - Váttryggingandinn** er NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ludovíta Štúra 2, 811 02 Bratislava, kennitala: 47251301, skattnr.: 2023885314.

Höfuðstöðvar: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ludovíta Štúra 2, 811 02 Bratislava, Slovakia, **kennitala.:** 47251301, **skattnr.:** 2023885314. Skrásett af fyrirtækjaskrá héraðsdóms Bratislava I, delid Sa, skráningarnr 5851/B, startsfleyfi frá Seðlabanka Slóvakíu með skráningu DDT - 13166/2012-16.

Samskiptapóstfang: Söluin.26, 105 Reykjavík Iceland **www.novis.eu**

GTC-17210809

General Terms and Conditions for the Insurance Product NOVIS Life Savings Plan

NOVIS Life Savings Plan is governed by the individual insurance contract, these general terms and conditions version GTC-17210809 (further on “GTCs”) and respective provisions of the Icelandic Law.			
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FIRST PART General Provisions

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| Article 1
Subject matter of insurance | |
|--|--|
- The insurer agrees with the policyholder on life insurance for the case of an insurance risk or a combination of the insurance risks specified in the paragraph 2 of this article.
 - The following risks are insurable:
 - Death
 - Permanent disability
 - Critical illnesses
 - Lifelong pension
 - Unless otherwise specified in the insurance contract, in the case of death and the insurance risks "Permanent disability" and "Critical illnesses", the agreed sums insured are valied up to the 10th year of the duration of insurance contract. Starting from the 11th year, the agreed sums insured are annually decreased by 10 % of the sum insured of the previous year. Despite this rule, the sums insured can not fall below 5.000 Eur. The insurance contract may contain one or more insurance risks within the meaning of paragraph 2 of this article; these shall be chosen by the policyholder in the application for the conclusion of the insurance contract. Death coverage is compulsory with the insurance sum at the minimum amount of 10 000 €.

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| Article 2
Basic terms | |
|--|--|
- The insurance** is a legal relationship, in which the insurer undertakes the obligation to grant an insurance benefit if an event further identified in the insurance contract occurs.
 - The insurance contract** is a bilateral legal transaction which consists of written proposal for the conclusion of an insurance contract and of the confirmation of acceptance of the proposal for conclusion of an insurance contract. With the insurance contract the insurer commits itself to provide insurance benefit agreed if the event further identified in the contract occurs. The insurer commits itself to pay also with notice the surrender value in the sense of these GTCs. The policyholder commits itself contractually to pay the agreed single and regular premium as agreed in the insurance contract and to notify the other contract terms and conditions.
 - The insurer** is the NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ludovíta Štúra 2, 811 02 Bratislava, Company ID No.: 47 251 301, TIN: 202 388 5314, registered by Commercial registry of District court Bratislava I., section Sa, insert no. 5821/B. Furthermore and in the

correspondence with the policyholder and insured party the insurer is referred to in shortened form as NOVIS or NOVIS Insurance Company.

- The policyholder** is the person who concludes the insurance contract with the insurer and commits to pay the insurance premium to the insurer. The policyholder doesn't have to be identical with the insured party.
- The insured party** is the person, to whose life, permanent disability and/or critical illness the insurance refers. The insured party is also referred to in the GTCs as the insured person.
- The beneficiary** is the person listed in the insurance contract or determined in accordance with the Civil Code, which in the event of the death of the policyholder or the insured person, has the right to receive the insurance benefit.
- The entry age** of the insured party or the policyholder is the difference between the calendar year of the agreement of the insurance risk and the birth year.
- The technical beginning** of the insurance is the day stated in the insurance contract as the start of insurance, which is at the same time the maturity date of payment for the single and regular premium, as agreed in the insurance contract.
- The period of insurance** is the time for which the insurance contract is agreed upon. The insurance contract is concluded for unlimited period if not otherwise specified in the insurance contract.
- The insurance premium** is every payment, which thepolicyholder has made to the insurer as per the concluded insurance contract, including payments paid by the policyholder in cryptocurrency according to provisions agreed by policyholder and insurer. If NOVIS is authorized by the policyholder to collect insurance premiums per debit transfer system (e.g. direct debit, credit card debit), the incoming sum on the account of the insurer applies as insurance premium.
- The regular premium** is the minimum sum that the policyholder has to pay for each insurance period. If there is additionally to the regular premium also a single premium agreed, then the sum, which is the minimal first premium of the insurance contract due by the policyholder, is made up by single premium and the first regular premium.
- The single premium** is one time payment of premium agreed in the insurance contract. The maturity of payment of single premium is the latest on the day of beginning of the first insurance period.
- The agreed premium** is the sum of single premium or regular premiums based on the payment obligation period set in article 5 of these GTCs. The policyholder can decide before the conclusion of the insurance contract if he wants to have of single premium or regular premium payment.

- The deductions** from the insurance account in the sense of article 8 of these GTCs are the financial compensations for the coverage of the insurance risks agreed upon in the insurance contract and for the costs of the insurance company in connection with the insurance contract.
- The insurance period** is the time period agreed in the insurance contract for which a premium is to be paid. If not otherwise agreed in the insurance contract, monthly insurance periods apply for an unlimited period.
- The insurance year** is a time span of 365 days (in the leap year 366 days); beginning on the day, which corresponds to the day and month of the technical beginning of insurance and ends with the expiration of 365 days (in the leap year 366 days).
- The insured event** is a happening defined in the insurance contract, which occurs during the insurance for which the insurer provides an insurance benefit.
- The insured sum** of the agreed insurance risk is the amount, from which the amount of the insurance benefit is determined.
- The cumulative insured sum** is the sum of all insured sums, agreed in the insurance contract. The cumulative insured sum must achieve the minimum limit specified by the insurer.
- The insurance benefit** is the settlement or other in monetary value expressed payment, which is provided by the insurer for the insured event agreed in the insurance contract.
- NOVIS Insurance Fund** is the internal fund of the insurer and consists of various means of investment managed by the insurer or person appointed by the insurer.
- The insurance account** is an account managed by the insurer for each insurance contract, and on which premium and investment return are paid to and contract costs are deducted.
- The balance of the insurance account** is the monetary value of the insurance account which changes each month according to investment process as described in article 6 and article 8 of these GTCs.
- The allocation ratio** is the distribution ratio of the insurance account among NOVIS Insurance Funds, determined by the policyholder. The policyholder has the right to determine the allocation ratio in the proposal for the conclusion of the insurance contract and has the right to determine a new allocation ratio once per month free of charge. In case policyholder does not use the right to determine the allocation ratio before the conclusion of the insurance contract, insurer will use the even allocation into insurance funds. The insurer keeps the allocation ratio unchanged in a way that the different performance of the funds don't have any influence on the allocation ratio set by the policyholder.
- Social security** in these GTCs means Social Insurance Administration (Tryggingastofnun), which is justified in the sense

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skilyrða til að gera váttryggingarsamning og veita upplýsingar um heilsufarsástand innan þeirra marka sem nauðsynlegt er til að áhættumeta fullgerðan váttryggingarsamning. Þeir eru ennfremur skyldugir, ef um er að ræða persónu, að veita upplýsingar um skímanafn, eftirnafn, fæðingardag, ríkisfang, tegund og númer persónuskilríkja að innifalinni þeirri persónu sem kemur fram fyrir lögpersónu; í tilfalli einstaklingsrekstrar, hver er einstaklingurinn, skímanafn, eftirnafn, staðsetning rekstrar, ríkisfang, eðli rekstrar og tilvist opinberrar skráningar þar sem reksturinn er skráður sem og skráningarnúmer. Að auki er skylda, ef um lögpersónu er að ræða, að gefa upplýsingar um nafn, skráningarnúmer, eðli rekstrar og athafna, heimilisfang og heimilisfang útibúa eða annarra staða þar sem er starfsemi og nöfn lögbundinna forsvarsmanna lögpersónunnar; og aðrar upplýsingar innan marka þessarar (c) greinar, tilvist opinberrar skráningar og efni þeirrar skráningar þar sem hún er, ásamt skráningarnúmeri hennar.

- d) Váttryggjandi hefur rétt á að fá í ljóssiti, skönnun eða annarri eftirprentun, persónulegar upplýsingar úr persónuskilríkjum í heild sinni.
 - e) Váttryggjandi vinnur persónuupplýsingar til að auðkenna viðskiptavinum og þeirra fulltrúa og varðveita slíka auðkenningu til að ganga frá váttryggingarsamning og reka umsýslu hans, til að afgreiða tjónakröfur, til að vernda og sækja réttindi váttryggjanda og til að skrá réttilega umsýslu hans.
 - f) Váttryggjandi skal birta lista af samstarfsaðilum sínum, sem fá afhendar eða útvega persónuupplýsingar sem til staðar eru, til að hann geti uppfyllt samningsskyldur sínar eða varðveitt lögbundin réttindi sín, á heimasíðu sinni.
 - g) Í því tilfalli sem persónuupplýsingar eru unnar samkvæmt samþykki skráðs einstaklings, getur hann afturkallað samþykki sitt hvenær sem er. Váttryggjandi meðtekur öll form slíkrar afturköllunar ef auðkenning viðskiptavinar er skýr.
2. Samningsaðilar geta komist að samkomulagi um breytingar á sameiginlegum réttindum og skyldum sem víkja frá þessum váttryggingarskilmálum, nema lög eða ákvæði þessara váttryggingarskilmála banni það sérstaklega.
 3. Váttryggingarsamningurinn fellur undir íslensk lög.
 4. Skattaskyldur vegna váttryggingarsamningsins fara eftir viðeigandi lagasetningum um tekjuskatt. Þessi lög tilgreina sérstaklega hvaða váttryggingabætur eru undanþegnar tekjuskatti, auk þess hvað er frádráttarþætt og eftir því sem við á aðra skatta sem gilda um váttryggingar.

Þessir skilmálar NOVIS Life Savings Plan taka gildi 02.08.2021.

from 27 April 2016, has the status of the Controller, which processes personal data of data subjects (particularly the policyholder, the insured, the entitled person) itself or through intermediaries.

- b) The policyholder and the insured persons note that providing personal data to the Insurer is always voluntary, but in case of failure to provide it, it is not possible to fulfill all contractual obligations. The policyholder confirms that when he or she has disclosed personal data to the Insurer about others, he or she has done so based on their consent.
 - c) Data subjects are obliged to provide the Insurer even without a consent a contact telephone number, fax number and e-mail address if they have them, documents and data demonstrating the client's ability to fulfill insurance contract obligations, to determine the extent of the obligation to provide insurance benefit, required provision of insurance obligation, authorization to represent, if it is a representative, fulfillment of other requirements and conditions for the conclusion of an insurance contract and the information about the health condition within the range necessary to assess the risk at the conclusion of the insurance contract. Furthermore, they are obliged, if it is a natural person, to provide data in the range of name, surname, permanent residence, temporary residence if they have it, birth identification number, date of birth, nationality, type and number of the identity document including the natural person through whom the legal entity acts; in case of a natural person, who is an entrepreneur, name, surname, place of business, nationality, subject of business and denotation of the official register or other official records in which this entrepreneur is registered and the number of the entry in that register or record. In addition, they are obliged, if it is a legal entity, to provide data in the range of name, company registration number if any is assigned, address, the scope of business or any other activity, location of the business or branch offices and a different address of its operation and a list of persons forming the statutory body of the legal entity; and the information about it within the scope of this point (c), the denotation of the official register or other official records in which the legal entity is registered and the number of the entry in that register or record.
 - d) The Insurer shall be entitled to obtain, by copying, scanning or otherwise recording, personal data from the identity document in its entirety as captured.
 - e) The Insurer processes personal data to identify clients and their representatives and to retain the possibility of subsequent verification of such identification, for concluding insurance contracts and administering insurance, for administering claims by the Insurer, for protecting and claiming the rights of the Insurer, for documenting Insurer's activity.
 - f) The Insurer shall publish a list of categories of its contractual partners to whom it provides or accesses personal data available for fulfilling contractual relationships or its legitimate interests on its website.
 - g) In case personal data are processed under consent, it may be revoked at any time. The Insurer accepts in case of revocation all forms of communication if the client is unambiguously identified.
2. The contracting parties can agree upon amendment of mutual rights and obligations deviating from these GTCs, unless the law or provisions of these GTCs explicitly prohibit them.
 3. The contractual law of Iceland applies to the insurance contract.
 4. The tax obligations relating to the insurance contract are governed by relevant legislation on Income Tax. This law specifies which insurance benefits are exempt from income tax, as well as deductibles, respectively other tax issues relating to insurance.

These GTCs for NOVIS Life Savings Plan come into force on 02.08.2021.

Mánaðarlegt iðgjald fyrir hverja 10.000 EUR í váttryggingarfjárhæð vegna andláts
(aldur í dálkum eiga við raunaldur váttryggðs einstaklings)

Aldur	Í €
0 - 18	0,50
19	0,50
20	0,50
21	0,50
22	0,50
23	0,50
24	0,50
25	0,50
26	0,50
27	0,50
28	0,50
29	0,50
30	0,50
31	0,52
32	0,54
33	0,56
34	0,60
35	0,63
36	0,68
37	0,73
38	0,80
39	0,87
40	0,97
41	1,07
42	1,20
43	1,36
44	1,53
45	1,74
46	1,96
47	2,19
48	2,42
49	2,66
50	2,92
51	3,20
52	3,52
53	3,87
54	4,25
55	4,67
56	5,13
57	5,62
58	6,16
59	6,75
60	7,41
61	8,18
62	9,10
63	10,22
64	11,59
65	12,66
66	13,85
67	15,21
68	16,81
69	18,57
70	20,50

Mánaðarlegt iðgjald fyrir hverja 10.000 EUR í váttryggingarfjárhæð vegna varanlegrar örorku
(aldur í dálkum eiga við raunaldur váttryggðs einstaklings)

Aldur	Í €
0 - 18	1,25
19	1,20
20	1,31
21	1,43
22	1,51
23	1,56
24	1,60
25	1,65
26	1,71
27	1,76
28	1,82
29	1,92
30	2,03
31	2,14
32	2,29
33	2,48
34	2,65
35	2,80
36	2,93
37	3,07
38	3,21
39	3,37
40	3,55
41	3,76
42	4,03
43	4,37
44	4,78
45	5,31
46	5,97
47	6,80
48	7,83
49	9,11
50	10,67
51	12,55
52	14,78
53	17,39
54	20,41
55	23,85
56	27,76
57	32,13
58	37,04
59	42,53
60	49,89
61	57,56
62	65,27
63	73,87
64	83,50
65	94,39
66	106,69
67	120,60
68	136,32
69	154,09
70	174,18

Mánaðarlegt iðgjald fyrir hverja 10.000 EUR í váttryggingarfjárhæð vegna alvarlegra sjúkdóma
(aldur í dálkum eiga við raunaldur váttryggðs einstaklings)

Aldur	Í €
0 - 18	0,52
19	0,52
20	0,52
21	0,59
22	0,63
23	0,68
24	0,74
25	0,79
26	0,85
27	0,91
28	1,01
29	1,09
30	1,19
31	1,30
32	1,39
33	1,55
34	1,74
35	1,92
36	2,12
37	2,33
38	2,62
39	2,93
40	3,24
41	3,56
42	3,92
43	4,28
44	4,68
45	5,14
46	5,61
47	6,08
48	6,79
49	7,53
50	8,24
51	8,97
52	9,77
53	10,82
54	11,81
55	12,84
56	13,97
57	15,09
58	16,41
59	17,80
60	19,14
61	20,94
62	22,72
63	24,99
64	27,24
65	29,21
66	31,33
67	33,37
68	35,24
69	37,06
70	38,82

Monthly fee for each 10.000 € of sum insured for death
(the age in the table below refers to the actual age of the insured person)

Age	In €
0 - 18	0,50
19	0,50
20	0,50
21	0,50
22	0,50
23	0,50
24	0,50
25	0,50
26	0,50
27	0,50
28	0,50
29	0,50
30	0,50
31	0,52
32	0,54
33	0,56
34	0,60
35	0,63
36	0,68
37	0,73
38	0,80
39	0,87
40	0,97
41	1,07
42	1,20
43	1,36
44	1,53
45	1,74
46	1,96
47	2,19
48	2,42
49	2,66
50	2,92
51	3,20
52	3,52
53	3,87
54	4,25
55	4,67
56	5,13
57	5,62
58	6,16
59	6,75
60	7,41
61	8,18
62	9,10
63	10,22
64	11,59
65	12,66
66	13,85
67	15,21
68	16,81
69	18,57
70	20,50

Monthly fee for each 10.000 € of sum insured for permanent disability
(the age in the table below refers to the actual age of the insured person)

Age	In €
0 - 18	1,25
19	1,20
20	1,31
21	1,43
22	1,51
23	1,56
24	1,60
25	1,65
26	1,71
27	1,76
28	1,82
29	1,92
30	2,03
31	2,14
32	2,29
33	2,48
34	2,65
35	2,80
36	2,93
37	3,07
38	3,21
39	3,37
40	3,55
41	3,76
42	4,03
43	4,37
44	4,78
45	5,31
46	5,97
47	6,80
48	7,83
49	9,11
50	10,67
51	12,55
52	14,78
53	17,39
54	20,41
55	23,85
56	27,76
57	32,13
58	37,04
59	42,53
60	49,89
61	57,56
62	65,27
63	73,87
64	83,50
65	94,39
66	106,69
67	120,60
68	136,32
69	154,09
70	174,18

Monthly fee for each 10.000 € of sum insured for critical illness
(the age in the table below refers to the actual age of the insured person)

Age	In €
0 - 18	0,52
19	0,52
20	0,52
21	0,59
22	0,63
23	0,68
24	0,74
25	0,79
26	0,85
27	0,91
28	1,01
29	1,09
30	1,19
31	1,30
32	1,39
33	1,55
34	1,74
35	1,92
36	2,12
37	2,33
38	2,62
39	2,93
40	3,24
41	3,56
42	3,92
43	4,28
44	4,68
45	5,14
46	5,61
47	6,08
48	6,79
49	7,53
50	8,24
51	8,97
52	9,77
53	10,82
54	11,81
55	12,84
56	13,97
57	15,09
58	16,41
59	17,80
60	19,14
61	20,94
62	22,72
63	24,99
64	27,24
65	29,21
66	31,33
67	33,37
68	35,24
69	37,06
70	38,82

Aldur	Í €
71	22,63
72	25,01
73	27,77
74	30,89
75	34,40
76	38,30
77	42,61
78	47,34
79	52,54
80	58,22
81	64,39
82	71,07
83	78,28
84	86,03
85	94,35
86	103,25
87	112,78
88	122,92
89	133,70
90	145,10
91	157,21
92	169,99
93	183,53
94	197,98
95	213,23
96	229,88
97	248,08
98	267,79
99	288,64
100	312,28

Aldur	Í €
71	40,54
72	42,20
73	43,74
74	45,25
75	49,77
76	54,75
77	60,23
78	66,25
79	72,87
80	80,16
81	88,18
82	96,99
83	106,69
84	117,36
85	129,10
86	142,01
87	156,21
88	171,83
89	189,01
90	207,91
91	228,71
92	251,58
93	276,73
94	304,41
95	334,85
96	368,33
97	405,17
98	445,68
99	490,25
100	539,28

* Fyrir aldur yfir 100 ára, þá er iðgjald hið sama og fyrir 100 ára.

Verðskrá vegna gerðar váttryggingarsamnings og umsýslu

Frádráttur	Upphæð frádráttar
Umsýslugjald	5 € á mánuði
Fjárfestingargjald	0,1% mánaðarlega af inneign af váttryggingarreikningi (ekki af NOVIS tryggðarbónus), minnst 2 €
Vegna gerðar váttryggingarsamnings fyrir samþykkt mánaðarlegt iðgjald á fyrstu 60 mánuðum váttryggingarinnar	35% af mánaðarlegu iðgjaldi
Fyrir gerð váttryggingarsamnings með eingreiðslu	6% af eingreiðslu
Vegna breytinga á hlutfalli í tryggingarsjóðum NOVIS	0 €
Vegna áminninga	0 €
Vegna breytinga váttryggingarsamnings í uppgreiddan samning (undanþága frá greiðslu iðgjalds)	0 €
Vegna uppsagnar að hluta eða öllu leyti eftir 10 ár frá upphafi samnings	0 €
Vegna uppsagnar að hluta eða öllu leyti upp að 10 árum frá upphafi samnings	3% af úttektarinnæign
Vegna reikningshalds ef váttryggingartaki lífir út samninginn	0 €
Vegna breytinga á upphæð iðgjalds	0 €

Age	In €
71	22,63
72	25,01
73	27,77
74	30,89
75	34,40
76	38,30
77	42,61
78	47,34
79	52,54
80	58,22
81	64,39
82	71,07
83	78,28
84	86,03
85	94,35
86	103,25
87	112,78
88	122,92
89	133,70
90	145,10
91	157,21
92	169,99
93	183,53
94	197,98
95	213,23
96	229,88
97	248,08
98	267,79
99	288,64
100	312,28

* For age over 100 years the fee equals to the fee for 100 years.

Deduction Table for conclusion and administration of the insurance contract

Deduction	Deduction Amount
Administrative Fee	5 € p.m.
Investment Fee	monthly 0.1% of the balance of the insurance account (excl. NOVIS Loyalty Bonus), at least 2 €
for conclusion of the insurance contract from the agreed regular monthly premium in the first 60 insurance months	35% of the regular monthly premium
for conclusion of the insurance contract from the single premium	6% of the single premium
for changes of the allocation ratio of the NOVIS Insurance Funds	0 €
for reminders	0 €
for the transfer of the insurance into paid-up policy status (exemption from premium payment obligation)	0 €
for partial or full surrender after 10 years starting from the beginning of insurance	0 €
for partial or full surrender up to 10 years starting from the beginning of insurance	3% of the amount of the surrender value
for the disbursement in the case of survival	0 €
for the change in the amount of the insurance premium	0 €

